

<b>Fill in this information to identify your case:</b>			
Debtor 1	<b>Courtney Gilbert Trice</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the <b>NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION</b>			
Case number:	<b>24-57585-pwb</b>		
(If known)			

☒ Check if this is an amended plan, and list below the sections of the plan that have been changed. Amendments to sections not listed below will be ineffective even if set out later in this amended plan.  
**3.5; 8.1**

## Second Amended Chapter 13 Plan

**NOTE:** The United States Bankruptcy Court for the Northern District of Georgia adopted this form plan for use in Chapter 13 cases in the District pursuant to Federal Rule of Bankruptcy Procedure 3015.1. See Order Requiring Local Form for Chapter 13 Plans and Establishing Related Procedures, General Order No. 41-2020, available in the Clerk's Office and on the Bankruptcy Court's website, [ganb.uscourts.gov](http://ganb.uscourts.gov). As used in this plan, "Chapter 13 General Order" means General Order No. 41-2020 as it may from time to time be amended or superseded.

### Part 1: Notices

**To Debtor(s):** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with the United States Bankruptcy Code, local rules and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies.*

**To Creditors:** **Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.**

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless the Bankruptcy Court orders otherwise. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

To receive payments under this plan, you must have an allowed claim. If you file a proof of claim, your claim is deemed allowed unless a party in interest objects. See 11 U.S.C. § 502(a).

**The amounts listed for claims in this plan are estimates by the debtor(s). An allowed proof of claim will be controlling, unless the Bankruptcy Court orders otherwise.**

The following matters may be of particular importance. *Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included," if both boxes are checked, or if no box is checked, the provision will be ineffective even if set out later in the plan, except 1.4.*

§ 1.1	A limit on the amount of a secured claim, that may result in a partial payment or no payment at all to the secured creditor, set out in § 3.2	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
§ 1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 3.4	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
§ 1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
§ 1.4	The plan provides for the payment of a domestic support obligation (as defined in 11 U.S.C. § 101(14A)), set out in § 4.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

### Part 2: Plan Payments and Length of Plan; Disbursement of Funds by Trustee to Holders of Allowed Claims

**§ 2.1 Regular Payments to the trustee; applicable commitment period.**

The applicable commitment period for the debtor(s) as set forth in 11 U.S.C. § 1325(b)(4) is:

Debtor Courtney Gilbert Trice Case number \_\_\_\_\_

Check one: ☒ 36 months ☐ 60 months

Debtor(s) will make regular payments ("Regular Payments") to the trustee as follows:

The debtor(s) will pay **\$ 950.00** per month for the applicable commitment period. If the applicable commitment period is 36 months, additional Regular Payments will be made to the extent necessary to make the payments to creditors specified in this plan, not to exceed 60 months unless the Bankruptcy Court orders otherwise. If all allowed claims treated in § 5.1 of this plan are paid in full prior to the expiration of the applicable commitment period, no further Regular Payments will be made.

Check if applicable.

☒ The amount of the Regular Payment will change as follows (If this box is not checked, the rest of § 2.1 need not be completed or reproduced. Insert additional lines as needed for more changes.):

Beginning on (insert date):	The Regular Payment amount will change to (insert amount):	For the following reason (insert reason for change):
November 2024	\$1,850.00 per Month	Debtor's part time job resumes

## § 2.2 Regular Payments; method of payment.

Regular Payments to the trustee will be made from future income in the following manner:

Check all that apply:

- ☒ Debtor(s) will make payments pursuant to a payroll deduction order. If a deduction does not occur, the debtor(s) will pay to the trustee the amount that should have been deducted.
- ☐ Debtor(s) will make payments directly to the trustee.
- ☐ Other (specify method of payment): \_\_\_\_\_

## § 2.3 Income tax refunds.

Check one.

- ☒ Debtor(s) will retain any income tax refunds received during the pendency of the case.
- ☐ Debtor(s) will (1) supply the trustee with a copy of each federal income tax return filed during the pendency of the case within 30 days of filing the return and (2) turn over to the trustee, within 30 days of the receipt of any federal income tax refund during the applicable commitment period for tax years \_\_\_\_, the amount by which the total of all of the federal income tax refunds received for each year exceeds \$2,000 ("Tax Refunds"), unless the Bankruptcy Court orders otherwise. If debtor's spouse is not a debtor in this case, "tax refunds received" means those attributable to the debtor.
- ☐ Debtor(s) will treat tax refunds ("Tax Refunds") as follows: \_\_\_\_\_

## § 2.4 Additional Payments.

Check one.

- ☒ None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

## § 2.5 [Intentionally omitted.]

## § 2.6 Disbursement of funds by trustee to holders of allowed claims.

The trustee shall disburse funds in accordance with General Order No. 41-2020. ([www.ganb.uscourts.gov/local-rules-and-orders](http://www.ganb.uscourts.gov/local-rules-and-orders))

## Part 3: Treatment of Secured Claims

## § 3.1 Maintenance of payments and cure of default, if any.

Debtor Courtney Gilbert Trice

Case number \_\_\_\_\_

*Check one.*☐  
☒**None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

Beginning with the first payment that is due after the date of the order for relief under Chapter 13, the debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed directly by the debtor(s). Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated below.

If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless the Bankruptcy Court orders otherwise, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.

Name of creditor	Collateral	Estimated amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage
PHH Mortgage Corporation	8635 Forest Pointe Court Jonesboro, GA 30238 Clayton County	\$ <u>9,506.00</u>	<u>0.00</u> %	\$ <u>200.00</u>
US Department of HUD	8635 Forest Pointe Court Jonesboro, GA 30238 Clayton County	\$ <u>0.00</u>	<u>0.00</u> %	\$ <u>0.00</u>

**§ 3.2 Request for valuation of security and modification of certain undersecured claims.**☐**None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.*The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.*☒

The debtor(s) request(s) that the Bankruptcy Court determine the value of the secured claims listed below.

For each non-governmental secured claim listed below, the debtor(s) state(s) that the value of the secured claim should be as set out in the column headed *Amount of secured claim*. For secured claims of governmental units, unless the Bankruptcy Court orders otherwise, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each creditor checked below, debtor(s) will file a motion pursuant to Bankruptcy Rule 3012 and the Chapter 13 General Order to request determination of the amount of the secured claim.

For each listed claim below, the value of the secured claim will be paid in full, with interest at the rate stated below. For a secured tax claim, the interest rate shall be the interest rate stated in the proof of claim. The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan.

The trustee will make monthly preconfirmation adequate protection payments that 11 U.S.C. § 1326(a)(1)(C) requires to the creditor in the amount set out in the column headed *Monthly preconfirmation adequate protection payment*.

The holder of any claim listed below as having value in the column headed *Amount of secured claim* will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) payment of the amount of the secured claim, with interest at the rate set forth below, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Debtor Courtney Gilbert Trice Case number \_\_\_\_\_

Check only if motion to be filed	Name of creditor	Estimated amount of total claim	Collateral and date of purchase	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly pre-confirmation adequate protection payment	Monthly post-confirmation payment
<input type="checkbox"/>	Lendmark Financial Services, LLC (#4)	\$9,396.00	2004 Honda Civic 245617 miles Opened 12/22	\$3,900.00	\$0.00	\$3,900.00	9.00%	\$200.00	\$200.00
<input type="checkbox"/>	Lendmark Financial Services, LLC (#5)	\$15,824.00	2007 Hummer H2 141118 miles Opened 12/23	\$11,050.00	\$0.00	\$11,050.00	9.00%	\$320.00	\$320.00
<input type="checkbox"/>	Performance Finance	\$7,813.00	2016 Polaris Slingshot 24617 miles Opened 09/20	\$10,885.00	\$0.00	\$10,885.00	9.00%	\$270.00	\$270.00
<input type="checkbox"/>	Redstone Federal Credit Union	\$8,000.00	2009 Ford F350 239000 miles 12/2021	\$5,930.00	\$0.00	\$5,930.00	10.00%	\$135.00	\$135.00
<input type="checkbox"/>	Republic Finance, LLLC	\$5,000.00	2004 Ford Mustang 125000 miles Opened 09/23	\$3,809.00	\$0.00	\$3,809.00	9.00%	\$110.00	\$110.00

**§ 3.3 Secured claims to be paid in full.**

*Check one.*

- ☐ **None.** *If "None" is checked, the rest of § 3.3 need not be completed or reproduced.*  
☒ The claims listed below will be paid in full under the plan. Reasons for payment in full may include:

- (1) were incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or
  - (2) were incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.
  - (3) the value of the collateral exceeds the anticipated claim; or
  - (4) the claim listed shall be paid in full because the claim is cosigned; or
  - (5) the claim shall be paid in full because the debtor is not entitled to a discharge.
- These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed by the

Debtor Courtney Gilbert Trice Case number \_\_\_\_\_

trustee.

The trustee will make monthly preconfirmation adequate protection payments that 11 U.S.C. § 1326(a)(1)(C) requires to the creditor in the amount set out in the column headed *Monthly preconfirmation adequate protection payment*.

The holder of any claim listed below will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) payment of the amount of the secured claim, with interest at the rate set forth below, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Name of Creditor	Collateral	Purchase date	Estimated amount of claim	Interest rate	Monthly preconfirmation adequate protection payment	Monthly postconfirmation payment to creditor by trustee
Atlanta Title Loan	2005 Jaguar X-Type 121715 miles	2023	\$2,502.00	9.00%	\$130.00	\$130.00

**§ 3.4 Lien avoidance.**

Check one.

☒ **None.** If “None” is checked, the rest of § 3.4 need not be completed or reproduced.

**§ 3.5 Surrender of collateral.**

Check one.

☐ **None.** If “None” is checked, the rest of § 3.5 need not be completed or reproduced.

☒ The debtor(s) elect(s) to surrender to each creditor listed below the collateral that secures the creditor’s claim. The debtor(s) request(s) that, upon confirmation of this plan, the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Confirmation of the plan results in termination of such stays. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below. No payments as to the collateral will be made, and all secured claims based on the collateral will not otherwise be treated by the plan.

Name of Creditor	Collateral
OneMain Financial	2014 Chevrolet Cruze 137638 miles

**§ 3.6 Other Allowed Secured Claims.**

A proof of claim that is filed and allowed as a secured claim, but is not treated as a secured claim in this plan, shall be paid with interest at the rate of 8.00%. Payments will commence as set forth in § 2.6. Notwithstanding the foregoing, the debtor(s), and any other party in interest, may: object to allowance of the claim; request that the Bankruptcy Court determine the value of the secured claim if modification of the claim is permissible and if 11 U.S.C. § 506 is applicable; or request that the Bankruptcy Court avoid the creditor’s lien pursuant to 11 U.S.C. § 522(f), if applicable.

If the Bankruptcy Court determines the value of the secured claim, the portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan.

The holder of the claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) payment of the amount of the secured claim, with interest at the rate set forth above, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

**Part 4: Treatment of Fees and Priority Claims**

Debtor Courtney Gilbert Trice Case number \_\_\_\_\_**§ 4.1 General.**

Trustee's fees and all allowed priority claims will be paid in full without postpetition interest. An allowed priority claim will be paid in full regardless of whether it is listed in § 4.4.

**§ 4.2 Trustee's fees.**

Trustee's fees are governed by statute and may change during the course of the case.

**§ 4.3 Attorney's fees.**

(a) The unpaid fees, expenses, and costs owed to the attorney for the debtor(s) in connection with legal representation in this case are \$ 5,000.00. The allowance and payment of the fees, including the award of additional fees, expenses and costs of the attorney for the debtor(s) are governed by General Order 42-2020 ("Chapter 13 Attorney's Fees Order"), as it may be amended.

(b) Upon confirmation of the plan, the unpaid amount shall be allowed as an administrative expense under 11 U.S.C. § 503(b) to the extent set forth in the Chapter 13 Attorney's Fees Order.

(c) From the first disbursement after confirmation, the attorney will receive payment under the Chapter 13 Attorney's Fees Order up to the allowed amount set forth in § 4.3(a)

(d) The unpaid balance and any additional amounts allowed under § 4.3(c) will be payable (1) at \$ 350.00 per month from Regular Payments and (2) from Tax Refunds or Additional Payments, as set forth in the Chapter 13 Attorney's Fees Order until all allowed amounts are paid in full.

(e) If the case is converted to Chapter 7 before confirmation of the plan, the debtor(s) direct(s) the trustee to pay to the attorney for the debtor(s) the amount of \$ 2,500.00, not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the stated amount or the maximum amount to the attorney, whichever is less.

(f) If the case is dismissed before confirmation of the plan, fees, expenses, and costs of the attorney for the debtor(s) in the amount of \$ 2,500.00, not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits, will be allowed to the extent set forth in the Chapter 13 Attorney's Fees Order. The attorney may file an application for fees, expenses, and costs in excess of the maximum amount within 14 days from entry of the order of dismissal. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the allowed amount to the attorney

(g) If the case is converted to Chapter 7 after confirmation of the plan, the debtor(s) direct(s) the trustee to deliver to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.

(h) If the case is dismissed after confirmation of the plan, the trustee will pay to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.

**§ 4.4 Priority claims other than attorney's fees.**

☐ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

☐ The debtor(s) has/have domestic support obligations as set forth below. The debtor(s) is/are required to pay all post-petition domestic support obligations directly to the holder of the claim.

Name and address of creditor	Name and address of child support enforcement agency entitled to § 1302(d)(1) notice	Estimated amount of claim	Monthly plan payment
-NONE-		\$	\$

☒ The debtor(s) has/have priority claims other than attorney's fees and domestic support obligations as set forth below:

Name of creditor	Estimated amount of claim
Georgia Department of Revenue	\$0.00
Internal Revenue Service	\$0.00

Debtor Courtney Gilbert Trice Case number \_\_\_\_\_

**Part 5: Treatment of Nonpriority Unsecured Claims**

**§ 5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata, as set forth in § 2.6. Holders of these claims will receive:

*Check one.*

☐ A pro rata portion of the funds remaining after disbursements have been made to all other creditors provided for in this plan.

☐ A pro rata portion of the larger of (1) the sum of \$\_\_\_\_\_ and (2) the funds remaining after disbursements have been made to all other creditors provided for in this plan.

☐ The larger of (1) \_\_\_\_\_% of the allowed amount of the claim and (2) a pro rata portion of the funds remaining after disbursements have been made to all other creditors provided for in this plan.

☒ 100% of the total amount of these claims.

Unless the plan provides to pay 100% of these claims, the actual amount that a holder receives will depend on (1) the amount of claims filed and allowed and (2) the amounts necessary to pay secured claims under Part 3 and trustee's fees, costs, and expenses of the attorney for the debtor(s), and other priority claims under Part 4.

**§ 5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.**

*Check one.*

☒ **None.** *If "None" is checked, the rest of § 5.2 need not be completed or reproduced.*

**§ 5.3 Other separately classified nonpriority unsecured claims.**

*Check one.*

☒ **None.** *If "None" is checked, the rest of § 5.3 need not be completed or reproduced.*

**Part 6: Executory Contracts and Unexpired Leases**

**§ 6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.**

*Check one.*

☒ **None.** *If "None" is checked, the rest of § 6.1 need not be completed or reproduced.*

**Part 7: Vesting of Property of the Estate**

**§ 7.1 Unless the Bankruptcy Court orders otherwise, property of the estate shall not vest in the debtor(s) on confirmation but will vest in the debtor(s) only upon: (1) discharge of the debtor(s); (2) dismissal of the case; or (3) closing of the case without a discharge upon the completion of payments by the debtor(s).**

**Part 8: Nonstandard Plan Provisions**

**§ 8.1 Check "None" or List Nonstandard Plan Provisions.**

☐ **None.** *If "None" is checked, the rest of Part 8 need not be completed or reproduced.*

*Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this N.D. Ga. Chapter 13 Plan Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.*

***The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3. (Insert additional lines if needed.)***



Debtor Courtney Gilbert Trice Case number \_\_\_\_\_

Debt owed to Towd Point Mortgage Trust 2024-3 c/o Select Portfolio Servicing, Inc. secured by property located at 1052 Arbor Way, McDonough GA30253 to be paid direct by co-debtor, Cherika Trice.

Plan payment change shall be retroactive to August 2024.

Debt owed to Pinnacle Credit Union for claim No. 14 shall be paid in full at contract interest ( 9.836%) to protect the non-filing cosigner with monthly payments in the amount of \$ 129.00.

**Part 9: Signatures:**

**§ 9.1 Signatures of Debtor(s) and Attorney for Debtor(s).**

The debtor(s) must sign the initial plan and, if not represented by an attorney, any modification of the plan, below. The attorney for the debtor(s), if any, must sign below.

X /s/ Courtney Gilbert Trice  
**Courtney Gilbert Trice**  
Signature of debtor 1 executed on 11/18/2024

X \_\_\_\_\_  
Signature of debtor 2 executed on \_\_\_\_\_

**8635 Forest Pointe Court**  
**Jonesboro, GA 30238**  
Address \_\_\_\_\_ City, State, ZIP code \_\_\_\_\_

\_\_\_\_\_  
Address \_\_\_\_\_ City, State, ZIP code \_\_\_\_\_

X /s/ Celia R. Washington, GA Bar No.  
**Celia R. Washington, GA Bar No. 044108**  
Signature of attorney for debtor(s)

Date: 11/18/2024

**Clark & Washington, P.C.**  
**3300 NE Expressway**  
**Building 3**  
**Atlanta, GA 30341**  
**(404) 522-2222**  
**(770) 220-0685 - fax**  
Firm \_\_\_\_\_

\_\_\_\_\_  
Address \_\_\_\_\_ City, State, ZIP code \_\_\_\_\_

By filing this document, the debtor(s), if not represented by an attorney, or the attorney for debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 Plan are identical to those contained in the Local Form for Chapter 13 Plans that the Bankruptcy Court for the Northern District of Georgia has prescribed, other than any nonstandard provisions included in Part 8.



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION**

IN RE:

Courtney Gilbert Trice  
AKA Courtney G Trice; AKA Courtney Trice

Debtor.

\* CASE NO. 24-57585-pwb

\*

\* CHAPTER 13

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**CERTIFICATE OF SERVICE**

I certify that I served the following parties with a true copy of the attached “Amendment to Chapter 13 Plan” by placing the same in the United States Mail with adequate postage affixed to ensure delivery and addressed to:

Courtney Gilbert Trice  
8635 Forest Pointe Court  
Jonesboro GA 30238

And, in the same manner, I served the parties listed in the attached matrix at the addresses indicated therein.

I further certify that K. Edward Safir, the Chapter 13 Trustee, was served via the ECF electronic mail/noticing system.

DATE: 11/18/2024

/s/

Celia R. Washington, GA Bar No. 044108  
Attorney for Debtors

Clark & Washington, PC  
3300 Northeast Expressway  
Building 3  
Atlanta GA 30341  
Phone: 404-522-2222  
Fax: 770-220-0685  
Email: [ecfnotices@cw13.com](mailto:ecfnotices@cw13.com)

Label Matrix for local noticing  
113E-1  
Case 24-57585-pwb  
Northern District of Georgia  
Atlanta  
Mon Nov 18 10:13:26 EST 2024

Atlanta Title Loan  
RA: C T Corporation System  
289 S Culver St  
Lawrenceville, GA 30046-4805

Atlanta Title Loans  
3440 Preston Ridge Rd, Ste 500  
Alpharetta, GA 30005-3823

(p)CAINE & WEINER COMPANY  
12005 FORD ROAD 300  
DALLAS TX 75234-7262

Cherika Trice  
1052 Arbor Way  
McDonough, GA 30253-8716

Choice Recovery  
Attn: Bankruptcy  
1105 Schrock Rd, Ste 700  
Columbus, OH 43229-1168

E. L. Clark  
Clark & Washington, LLC  
Bldg. 3  
3300 Northeast Expwy.  
Atlanta, GA 30341-3932

Credit Collection Services  
Attn: Bankruptcy  
725 Canton St  
Norwood, MA 02062-2679

DEUTSCHE BANK NATIONAL TRUST COMPANY  
c/o PHH Mortgage Corporation  
Attn: Bankruptcy Department  
PO Box 24605  
West Palm Beach, FL 33416-4605

(p)DELTA COMMUNITY CREDIT UNION  
PO BOX 20541  
ATLANTA GA 30320-2541

DigniFi  
Attn: Bankruptcy  
Po Box 7084  
Boulder, CO 80306-7084

Evan Owens Durkovic  
Aldridge Pite, LLP  
Six Piedmont Center, Ste 700  
3525 Piedmont Road N.E.  
Atlanta, GA 30305-1578

(p)GEORGIA DEPARTMENT OF REVENUE  
COMPLIANCE DIVISION  
ARCS BANKRUPTCY  
1800 CENTURY BLVD NE SUITE 9100  
ATLANTA GA 30345-3202

Internal Revenue Service  
401 W. Peachtree St., NW  
Stop #334-D Room 400  
Atlanta, GA 30308

Jeffrey L Cook  
P.O. Box 5585  
Huntsville, AL 35814-5585

(p)LENDMARK FINANCIAL SERVICES  
2118 USHER ST  
COVINGTON GA 30014-2434

LVNV Funding LLC c/o  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Louise Trice  
2974 Orr Drive  
Atlanta, GA 30344-4005

Lvnv Funding/Resurgent Capital  
Attn: Bankruptcy  
Po Box 10497  
Greenville, SC 29603-0497

(p)DSNB MACY S  
CITIBANK  
1000 TECHNOLOGY DRIVE MS 777  
O FALLON MO 63368-2239

Navy FCU  
Attn: Bankruptcy  
Po Box 3000  
Merrifield, VA 22119-3000

Navy Federal Credit Union  
P.O. Box 3000  
Merrifield, VA 22119-3000

OneMain Financial  
RA: C T Corporation System  
289 S Culver St  
Lawrenceville, GA 30046-4805

OneMain Financial Group, LLC  
PO Box 3251  
Evansville, IN 47731-3251

PHH Mortgage Corporation  
RA: Corporation Service Company  
2 Sun Court  
Suite 400  
Norcross, GA 30092-2865

Performance Finance  
10509 Professional Circle Ste 100  
Reno, NV 89521-4883

Performance Finance  
RA: Robyn M. Lajevardi  
5400 Beau Reve Park  
Marietta, GA 30068-4768

Pinnacle Credit Union  
Kaplan Cooper PC  
5775 Glenridge Drive  
Suite B320  
Atlanta, GA 30328-5380

Pinnacle Credit Union  
RA: Dr. Gene Chandler  
2357 Benjamin E Mays Dr SW  
Atlanta, GA 30311-3240

Pinnacle Credit Union  
RA: Dr. Gene Chandler  
2357 Benjamin E Mayes Dr SW  
Atlanta, GA 30311-3240

Pinnacle Credit Union  
c/o Samantha Tzoberi, Esq.  
Kaplan Cooper, P.C.  
5775 Glenridge Drive  
Suite B-320  
Atlanta, GA 30328-5380

Redstone Federal Credit Union  
CEO: Joseph Joe Newberry  
220 Wind Drive  
Huntsville, AL 35893-0001

(p)REPUBLIC FINANCE LLC  
282 TOWER RD  
PONCHATOULA LA 70454-8318

Republic Finance, LLLC  
RA: C T Corporation System  
289 S Culver Street  
Lawrenceville, GA 30046-4805

K. Edward Safir  
Standing Chapter 13 Trustee  
Suite 1600  
285 Peachtree Center Ave. NE  
Atlanta, GA 30303-1229

(p)SUNSET MANAGEMENT CO LLC  
ATTN KRISTIN WILSON  
510 MOUNTIAN VIEW DR  
SUITE 500  
SENECA SC 29672-2145

Towd Point Mortgage Trust 2024-3  
c/o Select Portfolio Servicing, Inc.  
P.O. Box 65250  
Salt Lake City, UT 84165-0250

Courtney Gilbert Trice  
8635 Forest Pointe Court  
Jonesboro, GA 30238-4360

Samantha Tzoberi  
Kaplan Cooper, P.C.  
Suite B-320  
5775 Glenridge Drive  
Atlanta, GA 30328-5380

U.S. Bank, National Truste Association  
c/o Select Portfolio Servicing, Inc.  
P.O. Box 65250  
Salt Lake City, UT 84165-0250

(p)US DEPARTMENT OF HOUSING AND URBAN DEVELOP  
ATTN ROBERT ZAYAC  
40 MARIETTA ST SUITE 300  
ATLANTA GA 30303-2812

United States Attorney  
Northern District of Georgia  
75 Ted Turner Drive SW, Suite 600  
Atlanta GA 30303-3309

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Caine & Weiner  
Attn: Bankruptcy  
5805 Sepulveda Blvd 4th Floor  
Sherman Oaks, CA 91411

Delta Community Credit Union  
P.O. Box 20541  
Atlanta, GA 30320

Georgia Department of Revenue  
Compliance Division  
ARCS Bankruptcy 1800 Century B  
Atlanta, GA 30345-3202

LENDMARK FINANCIAL SERVICES, LLC  
2118 USHER STREET  
COVINGTON, GA 30014

(d)Lendmark Financial Services, LLC  
RA: C T Corporation System  
289 S Culver St  
Lawrenceville, GA 30046

Macys/fdsb  
Attn: Bankruptcy  
9111 Duke Boulevard  
Mason, OH 45040

Republic Finance, LLC  
282 Tower Rd.  
Ponchatoula, LA 70454

Sunset Finance  
Attn: Bankruptcy  
510 Mountain View Dr, Ste 500  
Seneca, SC 29672

US Department of HUD  
451 7th Street S.W.  
Washington, DC 20410

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)PHH Mortgage Corporation

End of Label Matrix  
Mailable recipients 41  
Bypassed recipients 1  
Total 42